

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
Southern DISTRICT OF MISSISSIPPI

Debtor: Judy Thompson SSN: XXX-XX-3112 CASE NO. 12-03668
 Joint Debtor: Marion Thompson SSN: XXX-XX-1488 Median Income: ☐ Above ☐ Below
 Address: 1824 Erby Road
Morton, MS. 39117

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured and priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s). 326.54

(A) Debtor shall pay \$ 707.50 (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☒ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Gentiva Home Health
12900 Foster
SO Overland Park, Kansas 16327

(B) Joint Debtor shall pay \$ 707.50 (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Mason's Overstreet Welding
MYR DRIVE
PEARL, MS.

PRIORITY CREDITORS.

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ NA at \$ NA /month
 Mississippi Dept. of Revenue: \$ NA at \$ NA /month
 Other/ NA: \$ NA at \$ NA /month

DOMESTIC SUPPORT OBLIGATION. DUE TO:

POST PETITION OBLIGATION: In the amount of \$ NA per month beginning NA.
 To be paid ☐ direct, ☐ through payroll deduction, or ☐ through the plan.

PRE-PETITION ARREARAGE: In the total amount of \$ NA through NA which shall be paid in the amount of \$ NA per month beginning NA.
 To be paid ☐ Direct, ☐ through payroll deduction, or ☐ through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein. plus Fee

Mtg pmts to <u>Chase</u>	Beginning <u>12-12</u>	@ \$ <u>720.00</u>	<input checked="" type="checkbox"/> Plan <input type="checkbox"/> Direct
Mtg pmts to _____	Beginning _____	@ \$ _____	<input type="checkbox"/> Plan <input type="checkbox"/> Direct
Mtg pmts to _____	Beginning _____	@ \$ _____	<input type="checkbox"/> Plan <input type="checkbox"/> Direct
Mtg arrears to <u>Chase</u>	Through <u>11-12</u>	\$ <u>2,200.00</u>	@ \$ <u>36.67</u> /mo
Mtg arrears to _____	Through _____	\$ _____	@ \$ _____ /mo
Mtg arrears to _____	Through _____	\$ _____	@ \$ _____ /mo

Debtor's Initials JSY

Joint Debtor's Initials MTT

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: NA Approx. amt. due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed ☐ Yes ☐ No

Creditor: NA Approx. amt. due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed ☐ Yes ☐ No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
<u>Action Finance</u>	<u>Boat/Trailer</u>		<u>3,000⁰⁰</u>	<u>3,000⁰⁰</u>	<u>7</u>	<u>amt owed</u>
<u>Capital One</u>	<u>08 Saturn</u>		<u>8,000⁰⁰</u>	<u>8,000⁰⁰</u>	<u>7</u>	<u>amt owed</u>
<u>Trustmark</u>	<u>07 Chev Truck</u>		<u>3,500⁰⁰</u>	<u>1,000⁰⁰</u>	<u>7</u>	<u>amt owed</u>

* The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
<u>NA</u>			

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
<u>NA</u>			

SPECIAL PROVISIONS which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

NA

GENERAL UNSECURED CLAIMS total approximately \$ 11,591⁰⁰. Such claims must be *timely filed* and not disallowed to receive payment as follows: 100 IN FULL (100%), _____%(percent) MINIMUM, or a total distribution of \$ _____, with the Trustee to determine the percentage distribution. *Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.*

Debtor's Initials QJJoint Debtor's Initials MTTChapter 13 Plan, Page 2 of 3

Total attorney fee charged: \$ 3,000⁰⁰
 Attorney fee previously paid: \$ 419⁰⁰
 Attorney fee to be paid in plan: \$ 2,581⁰⁰

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

Telephone/Fax: _____

Attorney for Debtor (Name/Address/Phone/Email)

Robert Rex McManey, Jr.
P.O. Box 1397
Clinton, MS. 39060

Telephone No. 601-824-5961

Facsimile No. 601-824-1516

Email address _____

DATED: 12-3-12 DEBTOR'S SIGNATURE

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE

Judith S. Thompson
Maurice T. Thompson
Robert Rex McManey, Jr.